

Certificate of Notice Page 1 of 9
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

Bankruptcy Case Number **16-23678**Debtor#1: **Daren A. Miller**Debtor#1: **Shawnie Miller**Last Four (4) Digits of SSN: **8810**Last Four (4) Digits of SSN: **4627**Check if applicable ☐ Amended Plan ☐ Plan expected to be completed within the next 12 months

**CHAPTER 13 PLAN DATED October 28, 2016
COMBINED WITH CLAIMS BY DEBTOR PURSUANT TO RULE 3004**

UNLESS PROVIDED BY PRIOR COURT ORDER THE OFFICIAL PLAN FORM MAY NOT BE MODIFIED

PLAN FUNDINGTotal amount of **\$1103.00** per month for a plan term of **60** months shall be paid to the Trustee from future earnings as follows:

Payments:	By Income Attachment	Directly by Debtor	By Automated Bank Transfer
D#1	\$ _____	\$ _____	\$ _____
D#2	\$ _____	\$ _____	\$ _____

(Income attachments must be used by Debtors having attachable income) (SSA direct deposit recipients only)

Estimated amount of additional plan funds from sale proceeds, etc.: \$ _____

The Trustee shall calculate the actual total payments estimated throughout the plan.

The responsibility for ensuring that there are sufficient funds to effectuate the goals of the Chapter 13 plan rests with the Debtor.

PLAN PAYMENTS TO BEGIN: no later than one month following the filing of the bankruptcy petition.**FOR AMENDED PLANS:**

- i. The total plan payments shall consist of all amounts previously paid together with the new monthly payment for the remainder of the plan's duration.
- ii. The original plan term has been extended by _____ months for a total of _____ months from the original plan filing date;
- iii. The payment shall be changed effective _____.
- iv. The Debtor (s) have filed a motion requesting that the court appropriately change the amount of all wage orders.

The Debtor agrees to dedicate to the plan the estimated amount of sale proceeds: \$ _____ from the sale of this property (describe) _____ . All sales shall be completed by _____. Lump sum payments shall be received by the Trustee as follows: _____.

Other payments from any source (describe specifically) _____ shall be received by the Trustee as follows: _____.

The sequence of plan payments shall be determined by the Trustee, using the following as a general guide:

- Level One:* Unpaid filing fees.
- Level Two:* Secured claims and lease payments entitled to Section 1326 (a)(1)(C) pre-confirmation adequate protection payments.
- Level Three:* Monthly ongoing mortgage payments, ongoing vehicle and lease payments, installments on professional fees, and post-petition utility claims.
- Level Four:* Priority Domestic Support Obligations.
- Level Five:* Mortgage arrears, secured taxes, rental arrears, vehicle payment arrears.
- Level Six:* All remaining secured, priority and specially classified claims, miscellaneous secured arrears.
- Level Seven:* Allowed general unsecured claims.
- Level Eight:* Untimely filed unsecured claims for which the Debtor has not lodged an objection.

1. UNPAID FILING FEES _____

Filing fees: the balance of \$ _____ shall be fully paid by the Trustee to the Clerk of Bankruptcy Court from the first available funds.

PAWB Local Form 10 (07/13)**Page 1 of 6**

**2. PERSONAL PROPERTY SECURED CLAIMS AND LEASE PAYMENTS ENTITLED TO PRECONFIRMATION
ADEQUATE PROTECTION PAYMENTS UNDER SECTION 1326 (a)(1)(C)**

Creditors subject to these terms are identified below within parts 3b, 4b, 5b or 8b. Timely plan payments to the Trustee by the Debtor(s) shall constitute compliance with the adequate protection requirements of Section 1326 (a)(1)(C). Distributions prior to final plan confirmation shall be made at Level 2. Upon final plan confirmation, these distributions shall change to level 3. Leases provided for in this section are assumed by the Debtor(s).

3(a). LONG TERM CONTINUING DEBTS CURED AND REINSTATED, AND LIEN (if any) RETAINED

Name of Creditor (include account #)	Description of Collateral (Address or parcel ID of real estate, etc.)	Monthly Payment (If changed, state effective date)	Pre-petition arrears to be cured (w/o interest, unless expressly stated)
Pacific Union Fin. Account # 8810	66 Mainsgate Street Pittsburgh PA 15205	\$735.00	\$9555.00

3(b). Long term debt claims secured by PERSONAL property entitled to §1326 (a)(1)(C) preconfirmation adequate protection payments:

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4. SECURED CLAIMS TO BE PAID IN FULL DURING TERM OF PLAN, ACCORDING TO ORIGINAL CONTRACT TERMS, WITH NO MODIFICATION OF CONTRACTUAL TERMS AND LIENS RETAINED UNTIL PAID

4(a). Claims to be paid at plan level three (for vehicle payments, do not use "pro rata" but instead, state the monthly payment to be applied to the claim):

Name of Creditor	Description of Collateral	Contractual Monthly Payment (Level 3)	Principal Balance Of Claim	Contract Rate of Interest

4(b). Claims entitled to preconfirmation adequate protection payments pursuant to Section 1326 (a)(1)(C) (Use only if claim qualifies for this treatment under the statute, and if claims are to be paid at level two prior to confirmation, and moved to level three after confirmation):

Name of Creditor	Description of Collateral	Contractual Monthly Payment (Level 3)	Principal Balance Of Claim	Contract Rate of Interest

5. SECURED CLAIMS TO BE FULLY PAID ACCORDING TO MODIFIED TERMS AND LIENS RETAINED

5(a). Claims to be paid at plan level three (for vehicle payments, do not use "pro rata"; instead, state the monthly payment to be applied to the claim)

Name of Creditor	Description of Collateral	Modified Principal Balance	Interest Rate	Monthly Payment at Level 3 or Pro Rata
Doman Auto Account 8810	2006 Chrysler Town & Country	\$5,000.00	5.25%	\$200.00

5(b). *Claims entitled to preconfirmation adequate protection payments pursuant to Section 1326 (a)(1)(C) (Use only if claim qualifies for this treatment under the statute, and if claims are to be paid at level two prior to confirmation, and moved to level three after confirmation):*

Name of Creditor	Description of Collateral	Modified Principal Balance	Interest Rate	Monthly Payment at Level 3 or Pro Rata

6. SECURED CLAIMS NOT PAID DUE TO SURRENDER OF COLLATERAL; SPECIFY DATE OF SURRENDER

7. THE DEBTOR PROPOSES TO AVOID OR LIMIT THE LIENS OF THE FOLLOWING CREDITORS:

Name the Creditor and identify the collateral with specificity.	Name the Creditor and identify the collateral with specificity.

8. LEASES. Leases provided for in this section are assumed by the debtor(s). Provide the number of lease payments to be made by the Trustee.

8(a). *Claims to be paid at plan level three (for vehicle payments, do not use "pro rata"; instead, state the monthly payment to be applied to the claim):*

Name of Creditor (include account#)	Description of leased asset	Monthly payment amount and number of payments	Pre-petition arrears to be cured (Without interest, unless expressly stated otherwise)

8(b). *Claims entitled to preconfirmation adequate protection payments pursuant to Section 1326 (a)(1)(C) (Use only if claim qualifies for this treatment under the statute, and if claims are to be paid at level two prior to confirmation, and moved to level three after confirmation):*

Name of Creditor (include account#)	Description of leased asset	Monthly payment amount and number of payments	Pre-petition arrears to be cured (Without interest, unless expressly stated otherwise)

9. SECURED TAX CLAIMS FULLY PAID AND LIENS RETAINED

Name of Taxing Authority	Total Amount of Claim	Type of Tax	Rate of Interest *	Identifying Number(s) if Collateral is Real Estate	Tax Periods
Jordan Tax Service	\$607.90	Municipal Tax Lien		66 Mainsgate Street Pittsburgh PA 15205	

* *The secured tax claims of the Internal Revenue Service, Commonwealth of Pennsylvania and County of Allegheny shall bear interest at the statutory rate in effect as of the date of confirmation of the first plan providing for payment of such claims.*

10. PRIORITY DOMESTIC SUPPORT OBLIGATIONS:

If the Debtor (s) is currently paying Domestic Support Obligations through existing state court order(s) and leaves this section blank, the Debtor (s) expressly agrees to continue paying and remain current on all Domestic Support Obligations through existing state court orders. If this payment is for prepetition arrearages only, check here: ☐ As to "Name of Creditor," specify the actual payee, e.g. PA SCDU, etc.

Name of Creditor	Description	Total Amount of Claim	Monthly Payment or Prorata

11. PRIORITY UNSECURED TAX CLAIMS PAID IN FULL

Name of Taxing Authority	Total Amount of Claim	Type of Tax	Rate of Interest (0% if blank)	Tax Periods

12. ADMINISTRATIVE PRIORITY CLAIMS TO BE FULLY PAID

- a. Percentage fees payable to the Chapter 13 Fee and Expense Fund shall be paid at the rate fixed by the United States Trustee.
- b. Attorney fees are payable to **Welch, Gold, Siegel & Fiffik, P.C., 428 Forbes Avenue, 1240 Lawyers Building, Pittsburgh, PA 15219.** In addition to a retainer of **\$1,000.00** already paid by or on behalf of the Debtor, the amount of **\$3,000.00** is to be paid at the rate of **\$200.00 per month.** Including any retainer paid, a total of \$_____ has been approved pursuant to a fee application. An additional \$_____ will be sought through a fee application to be filed and approved before any additional amount will be paid thru the Plan.

13. OTHER PRIORITY CLAIMS TO BE PAID IN FULL

Name of Creditor	Total Amount of Claim	Interest Rate (0% if blank)	Statute Providing Priority Status

14. POST-PETITION UTILITY MONTHLY PAYMENTS. This provision completed only if utility provider has agreed to this treatment.

These payments comprise a single monthly combined payment for post-petition utility services, any post-petition delinquencies and unpaid security deposits. The claim payment will not change for the life of the plan. Should the utility file a motion requesting a payment change, the Debtor will be required to file an amended plan. These payments may not resolve all of the post-petition claims of the utility. The utility may require additional funds from the Debtor (s) after discharge.

Name of Creditor	Monthly Payment	Post-petition Account Number

15. CLAIMS OF UNSECURED NONPRIORITY CREDITORS TO BE SPECIALLY CLASSIFIED. If the following is intended to be treated as long term continuing debt treatment pursuant to Section 1322(b)(5) of the Bankruptcy Code, check here: ☐

Name of Creditor	Principal Balance or Long Term Debt	Rate of Interest (0% if blank)	Monthly Payments	Arrears to be Cured	Interest Rate on Arrears

16. CLAIMS OF GENERAL, NONPRIORITY UNSECURED CREDITORS

Debtor(s) ESTIMATE that a total of **\$0.00** will be available for distribution to unsecured, non-priority creditors. Debtor(s) UNDERSTAND that a MINIMUM of **\$0.00** shall be paid to unsecured, non-priority creditors in order to comply with the liquidation alternative test for confirmation. The total pool of funds estimated above is NOT the MAXIMUM amount payable to this class of creditors. Instead, the actual pool of funds available for payment to these creditors under the plan base will be determined only after audit of the plan at time of completion. The estimated percentage of payment to general unsecured creditors is **0 %**. The percentage of payment may change, based upon the total amount of allowed claims. Late-filed claims will not be paid unless all timely filed claims have been paid in full. Thereafter, all late-filed claims will be paid pro-rata unless an objection has been filed within thirty (30) days of filing the claim. Creditors not specifically identified in Parts 1 - 15, above, are included in this class.

GENERAL PRINCIPLES APPLICABLE TO ALL CHAPTER 13 PLANS

This is the voluntary Chapter 13 reorganization plan of the Debtor (s). The Debtor (s) understand and agree that the Chapter 13 plan may be extended as necessary by the Trustee, to not more than sixty (60) months, in order to insure that the goals of the plan have been achieved. Property of the estate shall not re-vest in the Debtor (s) until the bankruptcy case is closed.

The Debtor (s) shall comply with the tax return filing requirements of Section 1308, prior to the Section 341 Meeting of Creditors, and shall provide the Trustee with documentation of such compliance at or before the time of the Section 341 Meeting of Creditors. Counsel for the Debtor(s), or Debtor (if not represented by counsel), shall provide the Trustee with the information needed for the Trustee to comply with the requirements of Section 1302 as to notification to be given to Domestic Support Obligation creditors, and Counsel for the Debtor(s), or Debtor (if pro se) shall provide the Trustee with the calculations relied upon by Counsel to determine the Debtor (s)' current monthly income and disposable income.

As a condition to eligibility of the Debtor(s) to receive a discharge upon successful completion of the plan, Counsel for the debtor(s), or the debtor(s) if not represented by counsel, shall file with the Court Local Bankruptcy Form 24 (Debtor's Certification of Discharge Eligibility) within forty-five (45) days after making the final plan payment.

All pre-petition debts are paid through the Trustee. Additionally, ongoing payments for vehicles, mortgages and assumed leases are also paid through the Trustee, unless the Court orders otherwise.

Percentage fees to the Trustee are paid on all distributions at the rate fixed by the United States Trustee. The Trustee has the discretion to adjust, interpret and implement the distribution schedule to carry out the plan. The Trustee shall follow this standard plan form sequence unless otherwise ordered by the Court.

The provisions for payment to secured, priority and specially classified creditors in this plan shall constitute claims in accordance with Bankruptcy Rule 3004. Proofs of claim by the Trustee will not be required. The Clerk shall be entitled to rely on the accuracy of the information contained in this plan with regard to each claim. If the secured, priority or specially classified creditor files its own claim, then the creditor's claim shall govern, provided the Debtor (s) and Debtor (s)' counsel have been given notice and an opportunity to object. The Trustee is authorized, without prior notice, to pay claims exceeding the amount provided in the plan by not more than \$250.

Any Creditor whose secured claim is modified by the plan, or reduced by separate lien avoidance actions, shall retain its lien until the plan has been fully completed, or until it has been paid the full amount to which it is entitled under applicable non-bankruptcy

law, whichever occurs earlier. Upon payment in accordance with these terms and successful completion of the plan by the Debtor (s), the creditor shall promptly cause all mortgages and liens encumbering the collateral to be satisfied, discharged and released

Should a pre-petition Creditor file a claim asserting secured or priority status that is not provided for in the plan, then after notice to the Trustee, counsel of record, (or the Debtor (s) in the event that they are not represented by counsel), the Trustee shall treat the claim as allowed unless the Debtor(s) successfully objects.

Both of the preceding provisions will also apply to allowed secured, priority and specially classified claims filed after the bar date. LATE-FILED CLAIMS NOT PROPERLY SERVED ON THE TRUSTEE AND THE DEBTOR(S)' COUNSEL OF RECORD (OR DEBTOR, IF PRO SE) WILL NOT BE PAID. The responsibility for reviewing the claims and objecting where appropriate is placed on the Debtor.

BY SIGNING THIS PLAN THE UNDERSIGNED, AS COUNSEL FOR THE DEBTOR(S), OR THE DEBTOR(S) IF NOT REPRESENTED BY COUNSEL, CERTIFY THAT I/WE HAVE REVIEWED ANY PRIOR CONFIRMED PLAN(S), ORDER(S) CONFIRMING PRIOR PLAN(S), PROOFS OF CLAIM FILED WITH THE COURT BY CREDITORS, AND ANY ORDERS OF COURT AFFECTING THE AMOUNT(S) OR TREATMENT OF ANY CREDITOR CLAIMS, AND EXCEPT AS MODIFIED HEREIN, THAT THIS PROPOSED PLAN CONFORMS TO AND IS CONSISTENT WITH ALL SUCH PRIOR PLANS, ORDERS AND CLAIMS. FALSE CERTIFICATIONS SHALL SUBJECT THE SIGNATORIES TO SANCTIONS UNDER FED.R.BANK.P. 9011.

Attorney Signature /s/ Matthew A. Bole

Attorney Name and Pa. ID #611342

Attorney Address and Phone – Welch, Gold, Sigel & Fiffik P.C., 428 Forbes Avenue
1240 Lawyers Building, Pittsburgh, PA 15219

Debtor Signature /s/ Daren A. Miller

Debtor Signature /s/ Shawnie Miller

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 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Daren A. Miller
 Shawnie Miller
 Debtors

Case No. 16-23678-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut
 Form ID: pdf900

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 Total Noticed: 46

Date Rcvd: Oct 31, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2016.

db/jdb
 cr +Daren A. Miller, Shawnie Miller, 66 Mainsgate Street, Pittsburgh, PA 15205-2255
 +Peoples Natural Gas Company LLC, Attention: Barbara Rodgers, 375 North Shore Drive, Pittsburgh, PA 15212-5866
 14313354 +Allegheny Health Network, PO Box 3475, Toledo, OH 43607-0475
 14313355 +Allegheny Clinic, 4 Allegheny Center, 10th Floor, Pittsburgh, PA 15212-5255
 14313356 +Allegheny General WPH Pain, PO Box 951915, Cleveland, OH 44193-0021
 14307527 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
 14298310 +AmeriCredit/GM Financial, Po Box 183853, Arlington, TX 76096-3853
 14313362 +Citizens Bank, PO Box 42023, Providence, RI 02940-2023
 14313363 +Convergent, PO Box 9800, Pompano Beach, FL 33075-0800
 14298319 +Credit Management, LP, Attn: Bankruptcy, Po Box 118288, Carrollton, TX 75011-8288
 14298320 +Creditech/Chalv, Attn:Collections, Po Box 99, Bangor, PA 18013-0099
 14313375 +Dept of Labor & Industry, UI Payment Services, PO Box 67503, Harrisburg, PA 17106-7503
 14313377 +Doman Auto, 1309 Edgebrook Avenue, Pittsburgh, PA 15226
 14298329 +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
 14313384 +JC CHRISTENSEN & ASSOC, PO BOX 519, SAUK RAPIDS MN 56379-0519
 (address filed with court: JC Christensen & Associates, PO Box 519, Sauk Rapids, MN 56379)
 14313385 +Jordan Tax Service, 102 Rahway Rd, Canonsburg, PA 15317-3349
 14313386 +Law Offices of M.Bluhm & Assoc., 2222 Texoma Pkwy, Suite 160, Sherman, TX 75090-2482
 14310521 +Orion Portfolio Services LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14313389 +PA American Water, PO Box 371412, Pittsburgh, PA 15250-7412
 14313393 +PHH Mortgage Corp, c/o Phelan Hallinan Diamond & Jones, 1617 JFK Blvd, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103-1823
 14313391 +Pediatric Cardiology of Western PA, Suite 204, 3500 Brooktree Rd, Wexford, PA 15090-9277
 14313392 +Peoples, PO Box 644760, Pittsburgh, PA 15264-4760
 14313394 +Riverfront FCU, 1700 Jane Street, Pittsburgh, PA 15203-1812
 14313395 +Safe Auto Ins. Co., 4 Easton Oval, Columbus, OH 43219-6010
 14313397 +State Collection Service Inc., 2509 S Stoughton Rd, Madison, WI 53716-3314
 14298335 +Trident Asset Management, Po Box 888424, Atlanta, GA 30356-0424
 14313400 +UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
 14313399 +Universal Fidelity LP, PO Box 941911, Houston, TX 77094-8911
 14313402 +Waste Management, PO Box 43470, Philadelphia, PA 19101
 14313403 +West Penn Eye Associates PC, Mellon Pavillion, Suite M-25, 4815 Liberty Avenue, Pittsburgh, PA 15224-2156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: rmscedi@recoverycorp.com Nov 01 2016 02:32:09
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 14298311 +E-mail/Text: bankruptcy@covps.com Nov 01 2016 02:41:36 Calvary Portfolio Services, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
 14301571 +E-mail/Text: bankruptcy@covps.com Nov 01 2016 02:41:36 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 14298313 +E-mail/Text: bk.notifications@jpmchase.com Nov 01 2016 02:40:42 Chase Auto Finance, National Bankruptcy Dept, 201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004-1071
 14313361 +E-mail/Text: compliance@chaserec.com Nov 01 2016 02:41:55 Chase Receivables, 1247 Broadway, Sonoma, CA 95476-7503
 14298314 +E-mail/Text: ccusa@ccuhome.com Nov 01 2016 02:40:18 Credit Coll USA, Ccusa, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
 14298316 +E-mail/Text: bankruptcy_notifications@ccsusa.com Nov 01 2016 02:41:53 Credit Collections Svc, Po Box 773, Needham, MA 02494-0918
 14298321 +E-mail/Text: electronicbkdocs@nelnet.net Nov 01 2016 02:41:17 Dept Of Ed/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
 14298325 +E-mail/Text: bankruptcynotices@dcicollect.com Nov 01 2016 02:41:44 Diversified Consultant, Dci, Po Box 551268, Jacksonville, FL 32255-1268
 14313379 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Nov 01 2016 02:41:58 Duquesne Light, Payment Processing Center, Pittsburgh, PA 15267-0001
 14298327 +E-mail/Text: bankruptcies@escallate.com Nov 01 2016 02:40:18 Escallate LLC, Attn:Bankruptcy, 5200 Stoneham Rd Ste 200, North Canton, OH 44720-1584
 14298330 +E-mail/Text: fnb.bk@fnfg.com Nov 01 2016 02:41:37 First Niagara Bank, 1 Hudson City Ctr, Hudson, NY 12534-2355
 14298331 +E-mail/PDF: pa_dc_claims@navient.com Nov 01 2016 02:34:08 Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
 14298333 +E-mail/Text: bankruptcy@loanpacific.com Nov 01 2016 02:41:55 Pacific Union Financia, 1603 Lbj Fwy Ste 500, Farmers Branch, TX 75234-6071
 14299216 E-mail/PDF: rmscedi@recoverycorp.com Nov 01 2016 02:32:09 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 14298334 +E-mail/Text: bankruptcy@sw-credit.com Nov 01 2016 02:41:13 Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958

TOTAL: 16

District/off: 0315-2

User: mgut
Form ID: pdf900

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Total Noticed: 46

Date Rcvd: Oct 31, 2016

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
cr Pacific Union Financial, LLC
14298326 Doman Sales
14313378 Doman Sales
14313357* +AmeriCredit/GM Financial, Po Box 183853, Arlington, TX 76096-3853
14298312* +Calvary Portfolio Services, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
14313358* +Calvary Portfolio Services, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
14313359* +Calvary Portfolio Services, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
14313360* +Chase Auto Finance, National Bankruptcy Dept, 201 N Central Ave Ms Az1-1191,
Phoenix, AZ 85004-1071
14298315* +Credit Coll USA, Ccusa, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
14313364* +Credit Coll USA, Ccusa, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
14313365* +Credit Coll USA, Ccusa, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
14298317* +Credit Collections Svc, Po Box 773, Needham, MA 02494-0918
14298318* +Credit Collections Svc, Po Box 773, Needham, MA 02494-0918
14313366* +Credit Collections Svc, Po Box 773, Needham, MA 02494-0918
14313367* +Credit Collections Svc, Po Box 773, Needham, MA 02494-0918
14313368* +Credit Collections Svc, Po Box 773, Needham, MA 02494-0918
14313369* +Credit Management, LP, Attn: Bankruptcy, Po Box 118288, Carrollton, TX 75011-8288
14313370* +Creditech/Cbalv, Attn: Collections, Po Box 99, Bangor, PA 18013-0099
14298322* +Dept Of Ed/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
14298323* +Dept Of Ed/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
14298324* +Dept Of Ed/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
14313371* +Dept Of Ed/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
14313372* +Dept Of Ed/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
14313373* +Dept Of Ed/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
14313374* +Dept Of Ed/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
14313376* +Diversified Consultant, Dci, Po Box 551268, Jacksonville, FL 32255-1268
14298328* +Escallate LLC, Attn: Bankruptcy, 5200 Stoneham Rd Ste 200, North Canton, OH 44720-1584
14313380* +Escallate LLC, Attn: Bankruptcy, 5200 Stoneham Rd Ste 200, North Canton, OH 44720-1584
14313381* +Escallate LLC, Attn: Bankruptcy, 5200 Stoneham Rd Ste 200, North Canton, OH 44720-1584
14313382* +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
14313383* +First Niagara Bank, 1 Hudson City Ctr, Hudson, NY 12534-2355
14298332* +Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
14313387* +Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
14313388* +Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
14313390* +Pacific Union Financial, 1603 Lbj Fwy Ste 500, Farmers Branch, TX 75234-6071
14313396* +Southwest Credit Systems, 4120 International Parkway, Suite 1100,
Carrollton, TX 75007-1958
14313398* +Trident Asset Management, Po Box 888424, Atlanta, GA 30356-0424
14313401* +UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472

TOTALS: 4, * 35, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 02, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2016 at the address(es) listed below:

Joshua I. Goldman on behalf of Creditor Pacific Union Financial, LLC bkgroup@kmlawgroup.com
Matthew A. Bole on behalf of Debtor Daren A. Miller mbole@wgsf-law.com, nreyes@wgsf-law.com
Matthew A. Bole on behalf of Joint Debtor Shawnie Miller mbole@wgsf-law.com,
nreyes@wgsf-law.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

District/off: 0315-2

User: mgut
Form ID: pdf900

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Date Rcvd: Oct 31, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.court
rive.com

Ronda J. Winnecour cmecf@chapter13trusteedpa.com

S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 7